

Fig. 1

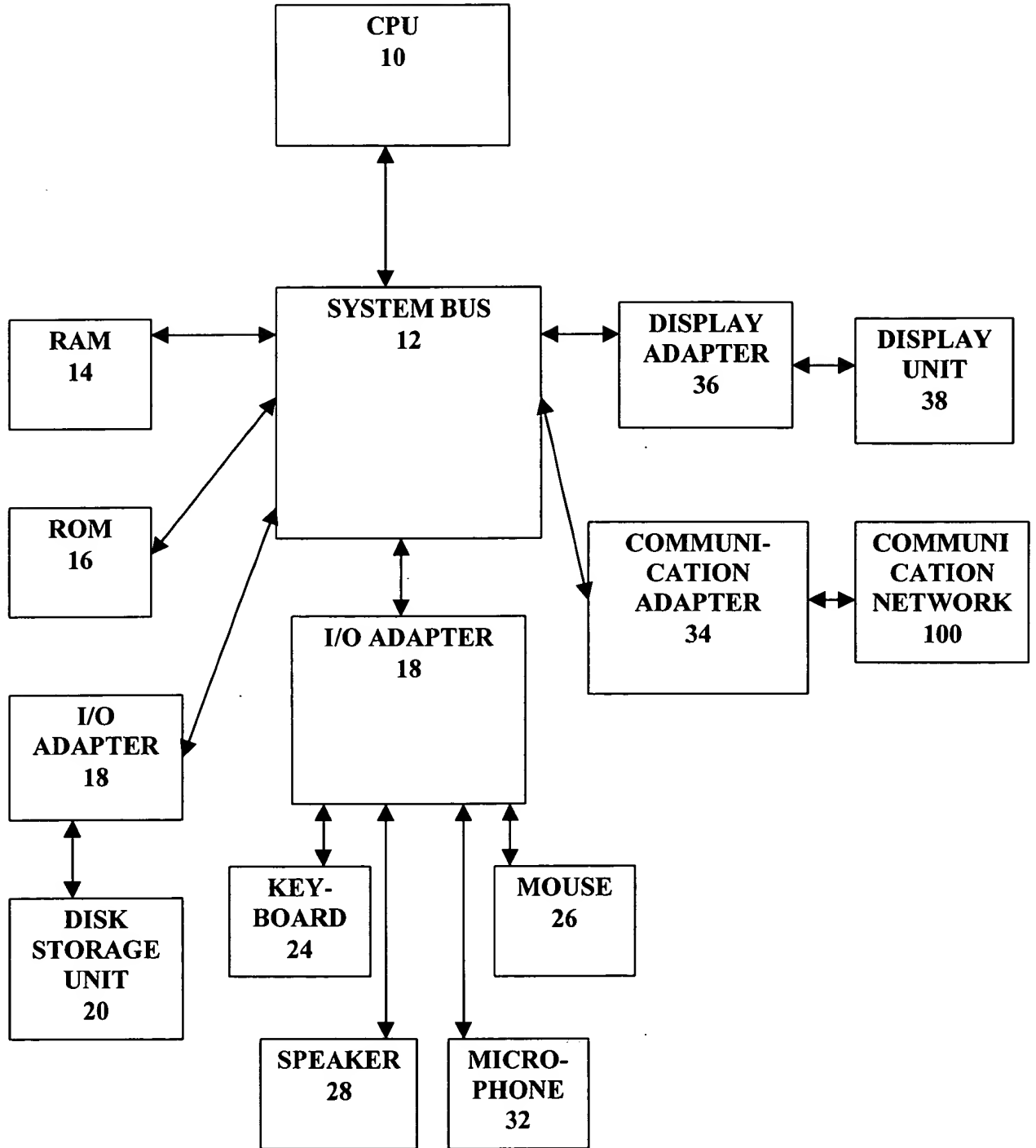


Fig. 2

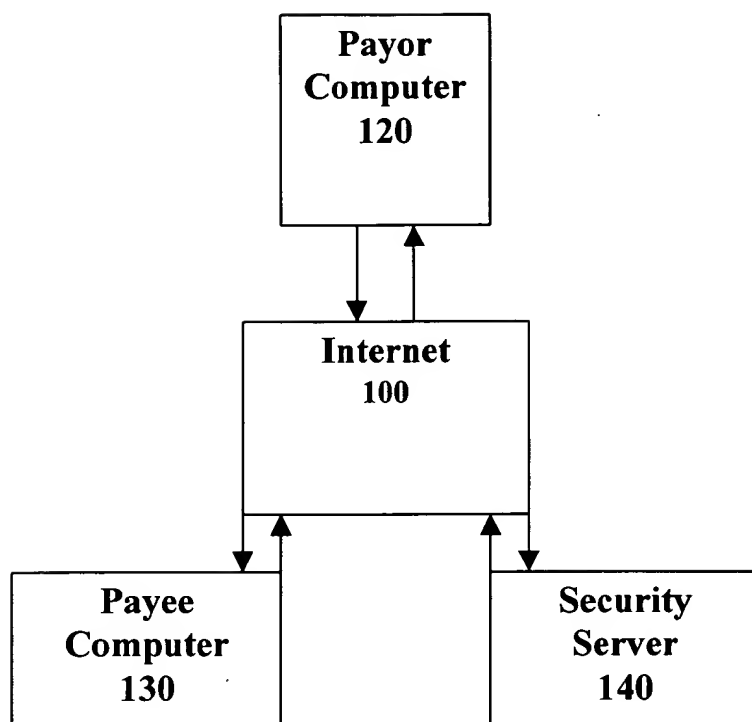


Fig. 3

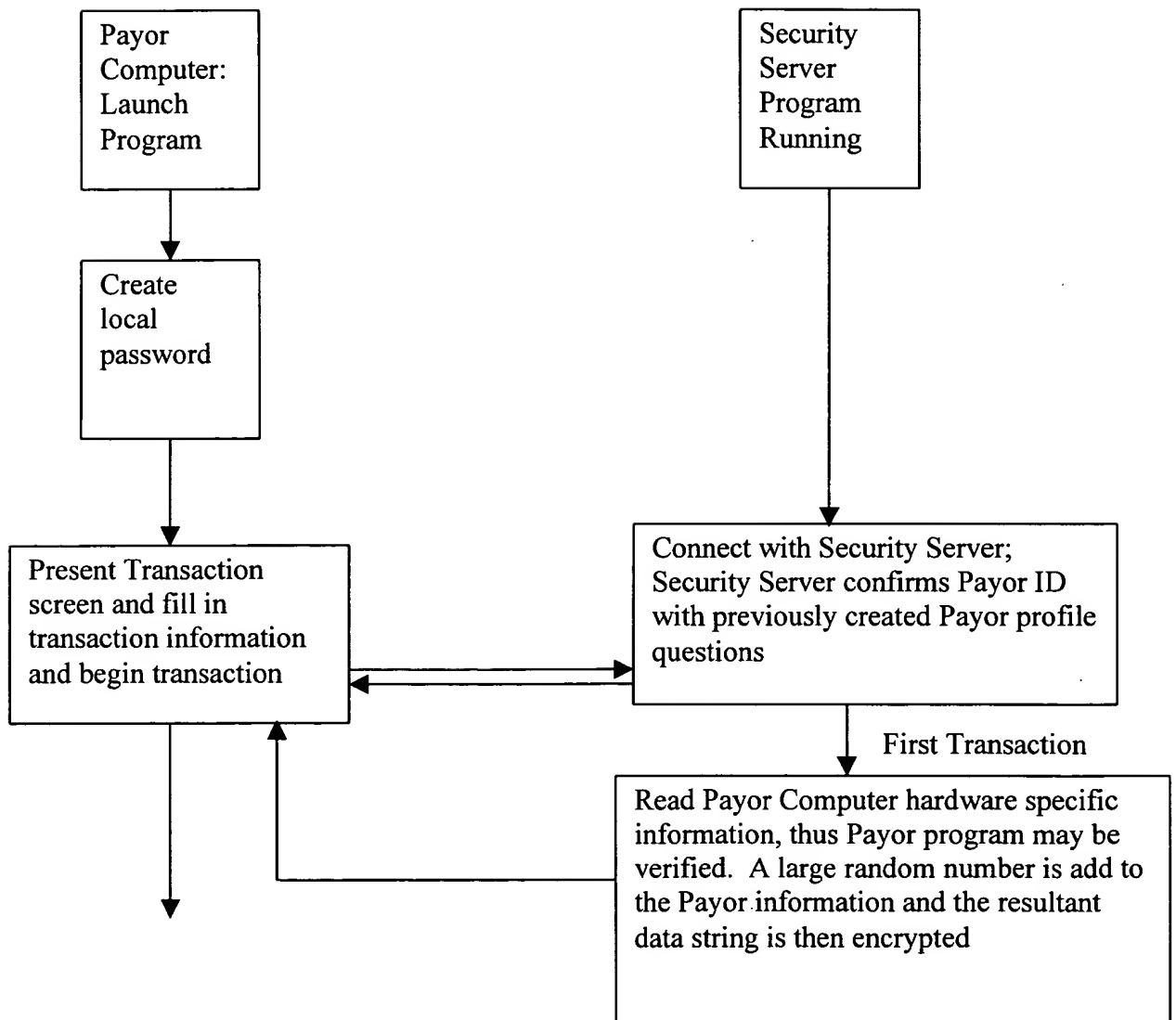
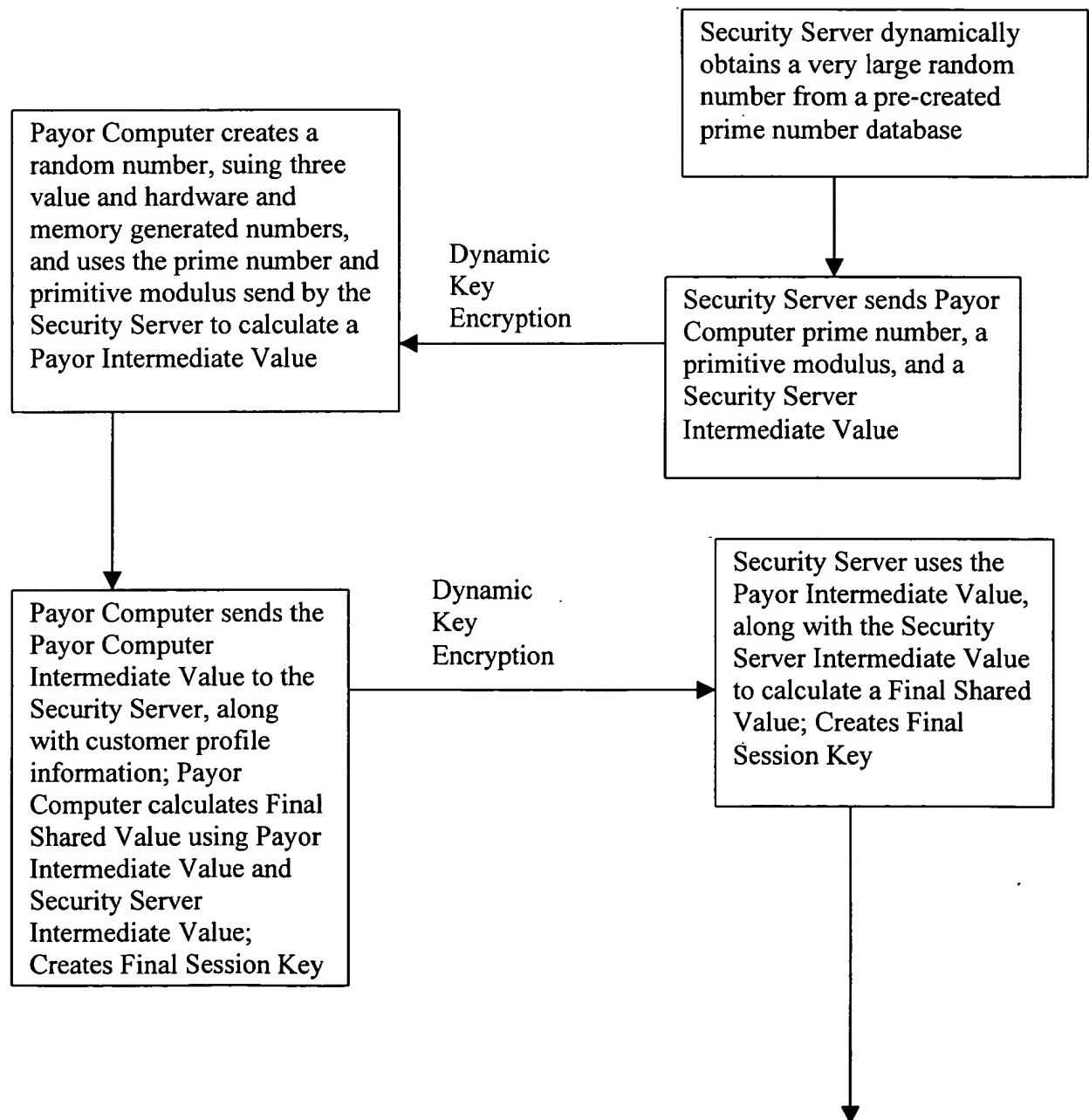


Fig. 4



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graph TD
    Start(( )) --> SS1[Security Server decrypts the customer profile information and decrypts customer database to compare Payor profile information]
    SS1 -- "Not verified" --> Kill1[Kill connection and Update log file and updates bad attempt counter]
    SS1 -- "Verified" --> SS2[Checks "active" and "lock" flags stored on Security Server for further verification requirements]
    SS2 -- "Verification requested" --> Verify1[Verify with Payor created pass phrase and/or questions]
    SS2 -- "Verification not requested" --> SS3[Uses Final Session Key to encrypt user pass phrase and sends session to Customer Computer]
    Verify1 -- "Not verified" --> Kill2[Kill Connection and Update log file and updates bad attempt counter]
    Verify1 -- "Verified" --> SS3
    SS3 --> PC[Payor Computer receives and decrypts passphrase with Final Session Key; Sends final transaction information to Security Server]
    PC --> SS4[Security Server receives final transaction information]

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